



P.O. Box 54285 Irvine, CA 92619-4285
(800) 561-4567

MA771

04/11/11

VIA DHL

Re: Loan No. 7000016686

ROY A DAHER
37 HUESTED LN
WEST NYACK NY
10994

Dear Mortgagor(s),

Pursuant to our recent telephone conversations, please allow this letter to confirm that Carrington Mortgage Services ("CMS") hereby offers to modify the above loan as follows:

Existing Interest Rate:	5.25%	Proposed Modified Interest Rate:	5.00%
Existing Loan Amount:	\$593556.24	Proposed Modified Loan Amount:	\$563300.00
Existing Monthly Payment:	\$3042.51	Proposed Modified Monthly Payment:	\$2716.22

**The payments above represent principle and interest only amounts. Taxes and insurance are not included.

- The modified interest rate will be fixed for 480 months.
- Arrearages, escrow advances, corporate advances and all costs and attorney fees in the amount of \$48997.50 will be capitalized and added to your principal balance.
- Late fees cannot be capitalized, and are still due and payable (if applicable)
- All other terms of the loan will remain as previously agreed to.

This notice is an offer only and is based on the preliminary information you have provided CMS. The offer is expressly subject to and contingent upon the following:

- You must provide any and all documentation regarding your income, expenses and/or credit history requested by CMS in the course of evaluating your request for modification.
- The information you provide must be accurate.
- You must otherwise cooperate with reasonable efforts by CMS to evaluate your qualifications, review and interpret the information you provide, and prepare and execute the Modification Agreement.
- Your failure to comply with the above may result in your request for a modification being rejected, including the resumption of ordinary servicing of the account.

A modification decision cannot be made until CMS receives complete and accurate copies of all supporting documentation CMS has requested or may request. This letter does not guarantee approval, nor is it a

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commitment to modify the loan on the above terms. Interest rates are subject to change daily and may affect whether you qualify for the modification.

If you have any questions regarding the above, or if it is not consistent with your prior discussions with CMS, please consult with your CMS Loan Modification Officer or representative.

Please note that this information is from a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

Very truly yours,

Loan Modification Department
Carrington Mortgage Services, LLC

New York City Department of Consumer Affairs License Number: 1264739
This collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176